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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/665,646	09/18/2003	Juci-Mei Wang		6113
25859	7590	04/04/2007	EXAMINER	
WEI TE CHUNG FOXCONN INTERNATIONAL, INC. 1650 MEMOREX DRIVE SANTA CLARA, CA 95050			BASIT, ABDUL	
		ART UNIT	PAPER NUMBER	
				3694
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		04/04/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)	
	10/665,646	WANG, JUEI-MEI	
	Examiner	Art Unit	
	Abdul Basit	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 18 September 2003.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-8 is/are pending in the application.
 - 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-8 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 9/18/2003.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application
- 6) Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country; more than one year prior to the date of application for patent in the United States.

2. Claims 1-8 are rejected under 35 U.S.C. 102(b) as being anticipated by Tarter et al. (US Pat. No. 5,704,044)

Regarding claim 1:

Tarter teaches a method of:

- receiving purchase order data of a customer;
- calculating an account receivable of the purchase order according to the received purchase order data;
- retrieving credit limit data of the customer from a database server; comparing the account receivable of the purchase order with a credit limit;
- notifying a relevant officer to refuse the purchase order when the account receivable of the purchase order exceeds the credit limit; and
- notifying a relevant officer to accept the purchase order when the account receivable of the purchase order does not exceed the credit limit, and
- subtracting the sum of the account receivable of the purchase order from the credit limit in the database server.

(For all, see column 9, lines 55-67).

Regarding claim 2:

Tarter teaches receiving payment data of the customer; and adding a sum of a payment of the customer to the credit limit in the database server. (see *column 9, lines 55-67*).

• ***Regarding claim 3:***

Tarter teaches adding the sum of the payment to the credit limit in the database server by

- retrieving accounts receivable data on the customer from the database server;
- balancing accounts receivable of the customer according to the payment data;

and increasing the credit limit according to the balanced accounts receivable.

(see *column 9, lines 55-67*).

Regarding claim 4:

Tarter further teaches setting a plurality of credit ratings, each of the credit ratings corresponding to a particular credit limit. (see *column 12, lines 28-35*).

Regarding claim 5:

Tarter teaches selecting a credit rating for the customer. (see *column 12, lines 28-35*).

Regarding claim 6:

Tarter teaches a method of:

- setting a plurality of credit ratings, each of the credit ratings corresponding to a particular credit limit;
- selecting a credit rating for each of customers, corresponding credit rating data being stored in a database server;
- receiving purchase order data of a particular customer;

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- calculating an account receivable of the purchase order according to the received purchase order data;
- retrieving credit limit data of the customer from the database server;
- comparing the account receivable of the purchase order with a credit limit of the customer;
- notifying a relevant officer to refuse the purchase order when the account receivable of the purchase order exceeds the credit limit;
- notifying a relevant officer to accept the purchase order when the account receivable of the purchase order does not exceed the credit limit, and subtracting the sum of the account receivable of the purchase order from the credit limit in the database server;
- receiving payment data of the customer; and

adding a sum of a payment of the customer to the credit limit in the database server.

(For all, see column 9, lines 55-67 and column 12, lines 28-35).

Regarding claim 7:

Tarter further teaches the step of adding the sum of the payment to the credit limit in the database server that includes:

- retrieving accounts receivable data on the customer from the database server;
- balancing accounts receivable of the customer according to the payment data;
- and increasing the credit limit according to the balanced accounts receivable.

(For all, see column 9, lines 55-67 and column 12, lines 28-35).

Regarding claim 8:

Tarter teaches a process of updating a bad account provision, comprising steps of:

- retrieving accounts receivable data;
- confirming types of accounts receivable wherein said types have different bad account provision rates;
- confirming ages of the accounts receivable wherein the account receivable having longer overdue time has a higher bad account provision rate;
- automatically selecting different account provision rates for said accounts receivable based upon both said types and said ages; and
- calculating a current bad account provision based upon the accounts receivable and the corresponding bad account provision rates.

(For all, see column 9, lines 55-67 and column 12, lines 28-35).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abdul Basit whose telephone number is 571 272-7246. The examiner can normally be reached on Monday - Friday, 8:30am to 5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

aqb



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PRIMARY EXAMINER